

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 11-10617-RGM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dung V Nguyen
6240 Willowfield Way
Springfield, VA 22150

Vivi Phuong Bui
6240 Willowfield Way
Springfield, VA 22150

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8735

Joint Debtor: xxx-xx-0814

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Dung V Nguyen and Vivi Phuong Bui are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 16, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Dung V Nguyen
 Vivi Phuong Bui
 Debtors

Case No. 11-10617-RGM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 54

Date Rcvd: May 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2011.

db/jdb
 cr +Dung V Nguyen, Vivi Phuong Bui, 6240 Willowfield Way, Springfield, VA 22150-1036
 County of Loudoun, Virginia, Attn: Collections/Bankruptcy Div., PO Box 347 (MSC#31),
 Leesburg, VA 20178-0347

10214663 Academy Collection Service Inc, P.O. Box 16119, Philadelphia, PA 19114-0119
 10214664 Advanced Call Center Technolog, P.O. Box 9090, Johnson City, TN 37615-9090
 10214665 Advanta Business, P.O. Box 8088, Philadelphia, PA 19101-8088
 10214666 +Allied Interstate, Inc., P.O. Box 361774, Columbus, OH 43236-1774
 10214672 Best Practices, Inc., P.O. Box 75567, Baltimore, MD 21275-5567
 10214677 +City of Fairfax, Commissioner of Revenue, 10455 Armstrong St., Rm. 244,
 Fairfax, VA 22030-3600

10214679 County of Loudoun, Treasurer of Loudoun County, P.O. Box 347, Leesburg, VA 20178-0347
 10299589 County of Loudoun VA, One Harrison St SE 5th Fl, (MSC06), Leesburg, VA 20175-3102
 10214680 Cox Communications, P.O. Box 9001089, Louisville, KY 40290-1089
 10214681 +Creditors Financial Group, LLC, P.O. Box 440290, Aurora, CO 80044-1500
 10214683 +Diversified Collection Service, P.O. Box 9057, Pleasanton, CA 94566-9057
 10214684 Encore Receivable Management,, P.O. Box 3330, Olathe, KS 66063-3330
 10214686 +First Data Merchants, 1307 Walt Whitman, Melville, NY 11747-4819
 10214687 +Frederick J. Hanna & Associate, 1427 Roswell Rd, Marietta, GA 30062-3668
 10214688 +Glasser & Glasser, P.O. Box 3400, Norfolk, VA 23514-3400
 10214692 +JDC Fairfax, LLC, c/o Frederick H. Kruck., Jr., 7551 Foxview Drive,
 Warrenton, VA 20186-2059

10308636 +Kimco Realty Corporation, 3333 New Hyde Park Road, New Hyde Park, NY 11042-1204
 10214695 NCO Financial Systems, P.O. Box 17080, Wilmington, DE 19850-7080
 10214698 Northstar Location Services, Attn: Financial Services Dept., 4285 Genesee Street,
 Cheektowaga, NY 14225-1943

10214699 Potomac Run, LLC, 3333 New Hyde Park Rd, #100, P.O. Box 5020, New Hyde Park, NY 11042-0020
 10214700 Quest Diagnostics Incorporated, P.O. Box 71303, Philadelphia, PA 19176-1303
 10214701 Redline Recovery, 11675 Rainwater Drive, Suite 350, Alpharetta, GA 30009-8693
 10214702 Sage Capital Recovery, P.O. Box 8504, Cherry Hill, NJ 08002-0504
 10308637 +Southland Corporation, 5300 Shawnee Road, Alexandria, VA 22312-2384
 10214703 +Suburban Credit Corporation, P.O. Box 30640, Alexandria, VA 22310-8640
 10214704 +Suntrust Bank, VA RIC 9292, P.O. Box 27572, Richmond, VA 23261-7572
 10308638 +Teo V. Pham, 4104 High Point Court, Annandale, VA 22003-2309
 10214705 The Home Depot, P.O. Box 689100, Des Moines, IA 50368-9100
 10235515 Treasurer, County of Loudoun, VA, Attn: Collections/Bankruptcy Div., PO Box 347 (MSC #31),
 Leesburg, VA 20178-0347

10214706 Virginia Department of Taxatio, P.O. Box 2369, Richmond, VA 23218-2369
 10214707 Virginia Employment Commission, P.O. Box 27592, Richmond, VA 23261-7592

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +EDI: RECOVERYCORP.COM May 17 2011 01:38:00 Recovery Management Systems Corporation,
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605

10214667 EDI: AMEREXPR.COM May 17 2011 01:38:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270

10214668 EDI: ACCE.COM May 17 2011 01:38:00 Asset Acceptance LLC, P.O. Box 2036,
 Warren, MI 48090-2036

10214671 EDI: BANKAMER.COM May 17 2011 01:38:00 Bank of America, P.O. Box 15222,
 Wilmington, DE 19886-5222

10214669 EDI: BANKAMER.COM May 17 2011 01:38:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019

10214673 +E-mail/Text: cms-bk@cms-collect.com May 17 2011 01:41:04 Capital Management Services,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

10214674 EDI: CAPITALONE.COM May 17 2011 01:38:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083

10214675 EDI: CHASE.COM May 17 2011 01:38:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 10214676 EDI: CITICORP.COM May 17 2011 01:38:00 CitiBank, P.O. Box 6077,
 Sioux Falls, SD 57117-6077

10214678 +EDI: COLLECTCORP.COM May 17 2011 01:38:00 Collectcorp Corporation,
 455 N. 3rd St., Suite 260, Phoenix, AZ 85004-0630

10214682 +EDI: DISCOVER.COM May 17 2011 01:38:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084

10214685 EDI: BANKAMER.COM May 17 2011 01:38:00 FIA Card Services, P.O. Box 15019,
 Wilmington, DE 19886-5019

10214689 EDI: HFC.COM May 17 2011 01:38:00 HSBC, P.O. Box 17051, Baltimore, MD 21297-1051
 10214691 EDI: IRS.COM May 17 2011 01:38:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 10214690 E-mail/Text: BANKRUPTCY@INOVA.ORG May 17 2011 01:42:00 Inova Fairfax Hospital,
 P.O. Box 37019, Baltimore, MD 21297-3019

10214694 +EDI: LTDFINANCIAL.COM May 17 2011 01:38:00 LTD Financial Services,
 7322 Southwest Freeway, #1600, Houston, TX 77074-2053

10214693 E-mail/Text: swilliams@loudounwater.org May 17 2011 01:42:12 Loudoun Water, P.O. Box 4000,
 Ashburn, VA 20146-2591

10214696 EDI: HFC.COM May 17 2011 01:38:00 Neiman Marcus, P.O. Box 729080, Dallas, TX 75372-9080
 10214697 +E-mail/Text: bnc@nordstrom.com May 17 2011 01:39:35 Nordstrom, P.O. Box 6555,
 Englewood, CO 80155-6555

District/off: 0422-9

User: admin
Form ID: B18

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Total Noticed: 54

Date Rcvd: May 16, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10331506 EDI: RECOVERYCORP.COM May 17 2011 01:38:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10308639 EDI: TFSR.COM May 17 2011 01:38:00 Toyota Financial Services, P.O. Box 5855,
Carol Stream, IL 60197-5855

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JDC Fairfax, LLC
10214670 Bank of America

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2011

Signature:

